

# **EXHIBIT 98**

**Rapid Response Team**  
**July 15, 2008**  
**Existing Client – Jeffrey Epstein (Follow-up Rapid Response Mtg.)**

Private Banker – Mary Casey – 212 464-0374  
Senior Manager – Marc Sheridan – 212 464-1321

**Nature of Existing Relationship**

The Epstein relationship, which includes accounts for his personal investment company – Financial Trust Company, mainly consists of banking and asset accounts with balances totaling approximately \$121.5 million. He has one open credit account with a -0- balance.

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**Source of Wealth**

Jeffrey Epstein is a money manager for wealthy individuals. Press articles indicate that he owns what is said to be the Manhattan's largest private house and runs his business from a 100 acre private island in St. Thomas.

**Derogatory Information originally reported by Security Services (September, 2006)**

The following derogatory information was identified by Security Services within related entity DDRs for Jeffrey Epstein:

- Several newspaper articles were found that detail the indictment of Jeffrey Epstein in Florida on felony charges of soliciting underage prostitutes.

***Derogatory Information Update – July 2008***

On July 3, 2008, Jeffrey Epstein was sentenced to 12 months in jail for solicitation of a prostitute and six months for procuring a person under age 18 for prostitution. His jail sentence will be followed by 12 months of house arrest.

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**Conclusion from 1<sup>st</sup> Rapid Response Meeting of 10/17/06**

After internal discussions with Jes Staley, Mary Erdoes, Catherine Keating, John Duffy and Mary Casey, it was decided that we will keep Mr. Epstein solely as a banking client and on a 'reactive', client service basis. We will not proactively solicit new investment business from him.

**Conclusion from follow-up Rapid Response of 7/15/08:**

No change to relationship approach.

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